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November 20, 2000

Lori Eldridge  
Fair, Isaac and Company, Inc.  
120 North Redwood Drive  
San Rafael, CA 94903-1996

**FILE**

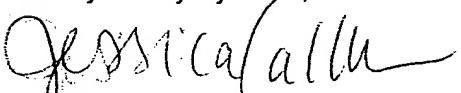
Re: Novelty Search for PLANET TREE VIEW  
Our File: ISAA0013

Dear Lori:

Per your request, enclosed is U.S. Patent No. 5,991,192 that was not included with the search results. We apologize for the inconvenience.

Please let me know if you have any questions or need further information.

Very truly yours,



Jessica Pallach  
Patent Administrator

/jlp

Enclosures